

Debtor 1 Brian D. Ketcherside

Debtor 2 Cindy M. Ketcherside
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri
(State)

Case number 15-48815

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the
Igloo Series IV Trust

Last 4 digits of any number you use to identify the debtor's account: 0 7 9 6

Property address: 2125 Palatine Ct.
Number Street

Fenton MO 63026
City State ZIP Code

Court claim no. (if known): 18-1

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01 / 01 / 2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 Brian D. Ketcherside
First Name Middle Name Last Name

Case number (if known) 15-48815

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ D. Anthony Sottile
Signature

Date 1 / 13 / 2021

Print D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile and Barile, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In Re:

Case No. 15-48815

Brian D. Ketcherside
Cindy M. Ketcherside
fka Cindy M. McCready
dba The Salon, LLC

Chapter 13

Debtors.

Judge Kathy A. Surratt-States

CERTIFICATE OF SERVICE

I certify that on January 13, 2021, a copy of the foregoing Response to Notice of Final Cure Payment was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Lisa A. Mayer, Debtors' Counsel
lisamayerlaw@yhti.net

Diana S. Daugherty, Chapter 13 Trustee
standing_trustee@ch13stl.com

Office of the United States Trustee
ustpreion13.sl.ecf@usdoj.gov

I further certify that on January 13, 2021, a copy of the foregoing Response to Notice of Final Cure Payment was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Brian D. Ketcherside, Debtor
688 Green Hedge Dr.
Fenton, MO 63026

Cindy M. Ketcherside, Debtor
688 Green Hedge Dr.
Fenton, MO 63026

Dated: January 13, 2021

/s/ D. Anthony Sottile

D. Anthony Sottile
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com